

News Release



FOR IMMEDIATE RELEASE

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CIGNA & CMC LAUNCHES COMPREHENSIVE HEALTH CARE PRODUCT IN CHINA; REINFORCES STRENGTH OF CIGNA AS A GLOBAL HEALTH SERVICE COMPANY

SHANGHAI & PHILADELPHIA – November 11, 2009 – CIGNA & CMC Life Insurance Company Limited, a joint venture between CIGNA (NYSE:CI) and China Merchants Group, announced the launch of its first comprehensive health care product in China.

The International Employee Healthcare Plan is designed for employers based in China seeking group health care coverage for members of their workforce, including expatriate employees working in other countries, foreign employees working in China, employees returning to China from assignment in other countries, and senior managers.

The new health plan combines CIGNA's global health care capabilities with the expertise gained through CIGNA & CMC Life Insurance's six-year history in China as one of the fastest growing life insurers in China. The product includes health and wellness management services and self-service tools to help individuals make better health management decisions, and is supported by a new service center in China that is linked to CIGNA's existing health service centers and networks across the globe. Employees in China will be served from China while employees based elsewhere will be served in the region where they are assigned, ensuring that service is seamless for all customers.

"The launch of the health care product is the next phase in the evolution of the strong partnership between CIGNA and China Merchants Group through our joint venture. We are excited to support CIGNA & CMC in its entry into the health care market in China and we look forward to serving the health and wellness needs of China's people," said David Cordani, president and chief operating officer of CIGNA and the company's incoming chief executive officer.

In addition to expanding health care benefits options for employers in China, CIGNA & CMC views the new product as a way to move forward in developing and establishing a foothold in the Chinese health insurance industry.

"As the market evolves and China's health reform initiatives become more concrete, CIGNA & CMC expects to be able to build on this initial product to serve the needs of a broader population, thereby supporting the goals of China's health care reforms," Cordani said.

Services in CIGNA & CMC's health plan include worldwide access to doctors and hospitals within CIGNA's global network of more than 600,000 physicians, medical professionals and hospitals, around-the-clock multilingual customer service centers, a secure website with access to a wealth of information and self-service features, and local claims settlement in China and abroad to ensure timely payment of claims anywhere in the world.

"CIGNA & CMC's new health product in China demonstrates CIGNA's strategy to be a truly global health service company," said William L. Atwell, president of CIGNA International. "CIGNA is well positioned to take advantage of growth opportunities in China and around the world."

About CIGNA & CMC

CIGNA & CMC Life Insurance Co. Ltd. ("CIGNA & CMC") was established by CIGNA Corporation and a China Merchants Group affiliate in 2003. CIGNA & CMC provides life, accident and supplemental health insurance products and services in China. CIGNA & CMC operates business in Guangdong province, Hubei province, Sichuan province, Zhejiang province, Jiangsu province, Beijing, Shanghai and Shenzhen at present, with nearly 2,000 people on the ground and have sold over 600,000 policies and are growing every day. The relationships we have fostered in China are deeply rooted and we're well positioned for ongoing and lasting success in this market.

Established in 1872, China Merchants Group is one of the earliest enterprises in China and has investments in over 250 ventures including 14 listed companies.

CIGNA (NYSE:CI), a global health service company, is dedicated to helping people improve their health, well-being and sense of security. CIGNA Corporation's operating subsidiaries provide an integrated suite of medical, dental, behavioral health, pharmacy and vision care

benefits, as well as group life, accident and disability insurance, to approximately 46 million people throughout the United States and around the world. To learn more about CIGNA, visit www.cigna.com. To sign up for email alerts or an RSS feed of company news, log on to http://newsroom.cigna.com/section_display.cfm?section_id=18

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